

STIC Database Tracking Number: 338025

To: MURIEL TINKLER
Location: KNX-4A11
Art Unit: 3691
Monday, August 02, 2010

Case Serial Number: 10/089122

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
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robert.finley@uspto.gov

Search Notes

Dear Examiner Tinkler:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

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I. Potential References of Interest

A. Dialog

Patent Literature: Full Text

8/3,K/17 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00824204 **Image available**
ELECTRONIC TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ELECTRONIQUE

Patent Applicant/Assignee:

RANIT T S -TECHNICAL SERVICES LTD, P.O. Box 13225, 61132 Tel Aviv, IL, IL
(Residence), IL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TEL-VERED Benjamin, Hankin Street 3, 62506 Tel Aviv, IL, IL (Residence),
IL (Nationality), (Designated only for: US)

Legal Representative:

JEREMY M BEN-DAVID & CO LTD (agent), Har Hotzvim Hi-Tech Park, P.O. Box
45087, 91450 Jerusalem, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157747 A1 20010809 (WO 0157747)
Application: WO 2001IL102 20010201 (PCT/WO IL0100102)
Priority Application: IL 134354 20000203

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4148

Main International Patent Class (v7): ~~G06F~~-017/60

Fulltext Availability:

Detailed Description
Claims

Claim

- ... for purchase-,
 - entering item-associated data into a cash register associated with the vendor; establishing a communications link between a **mobile telephone** unit associated with the **customer** and a telephone interface device connected between the cash register and a telephone line associated with the vendor;
 - entering, via a data entry device associated with the **mobile telephone** unit, **customer** validating information and transaction information, including a transaction sum;
 - if yin(r customer I I
 - veri ZD validating information and the transaction information; and debiting the **mobile telephone** account of the **customer** and crediting a preselected vendor account by an amount corresponding to the transaction sum. Further, in accordance with a preferred...
- ...communications device associable with a communications service provider associated with the customer, which includes a cash register associated with the **vendor**; and the **telephone** interface device which is connected between the cash register and a telephone associated with the vendor. The telephone interface includes:
 - a front...telephone interface device for processing and to route all other calls to a fixed wire telephone unit associated with the **vendor**. The **telephone** interface device is further operative to generate, via the cash register, a readable confirmation of the transaction to the customer and, if...
- ...the cash register with the telephone interface device and to allow verification that the cash register is associated with the **telephone** interface device. Additionally, the **vendor** may have a number of cash registers which may each be associated with a telephone interface device or which may...
- ...vendor 12 enters details of the item or items into cash register 122 as in any standard credit transaction (22). **Customer** 14 then uses **cellular telephone** 142 to call the telephone number of vendor 12 (23) (31) and enters a predetermined code, via the keypad of...
- ...PfN) for security and verification purposes. The cellular telephone service provider 16 system detects the transaction code (32) and validates **cellular telephone** 142 of **customer** 14 by verifying that the PIN entered is the correct one for the **customer** 's **cellular phone** number (34). Transaction calls for which customer validation fails are simply not put through (35), i.e. connected, while calls without the transaction code are put through as standard calls (33). Associated with the telephone line of **vendor**

12 is telephone interface device 124 which has a front end module 126, which may be implemented either in software or hardware, for receiving and...

...125 of telephone interface device 124 is also associated with cash register 122 via both a physical connection and a cash register identification code to allow transactions and charges only from an authorized cash register 122 (37). If the cash register identification code does not match that authorized for processing module 125 of telephone interface device 124, no transaction calls will be processed (38). Alternatively, customer 14 enters, via cellular telephone 142 keypad, the cash register identification code for cash register 122 whereby the selected items are being purchased, and processing...

...the cash register identification codes allow proper accounting of transactions performed on different cash registers. Once communication is established between purchaser cellular telephone 142 and telephone interface device 124 (23), so as to inherently authorize the cellular phone 142 for use in performing...

Patent Literature: Non-Full Text

8/3,K/4 (Item 4 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2010 Thomson Reuters. All rts. reserv.

0012426624 - Drawing available
 WPI ACC NO: 2002-371530/200240
 XRPX Acc No: N2002-290359
 Managing apparatus for shop communication terminal has keyboard and mobile phone

Patent Assignee: KIYOMATSU H (KIYO-I); TAKATORI S (TAKA-I); YOZAN INC (YOZA-N)

Inventor: KIYOMATSU H; TAKATORI S

Patent Family (3 patents, 2 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 2002011004	A1	20020207	WO 2001JP6299	A	20010719	200240	B
US 20020138423	A1	20020926	WO 2001JP6299	A	20010719	200265	E
			US 200289122	A	20020322		
JP 2002515653	X	20030909	WO 2001JP6299	A	20010719	200360	E
			JP 2002515653	A	20010719		

Priority Applications (no., kind, date): JP 2000226163 A 20000727

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011004	A1	JA	44	20	
National Designated States, Original: JP US					
US 20020138423	A1	EN			PCT Application WO 2001JP6299
JP 2002515653	X	JA			PCT Application WO 2001JP6299
					Based on OPI patent WO 2002011004

Alerting Abstract ...USE - Managing apparatus for shop communication terminal has keyboard and mobile phone...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00...

G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...keyboard (1600) are connected. At the paying time, the clerk inputs the price, after negotiations, via the keyboard, and the customer inserts his or her own mobile telephone (400) into the opening of the authentication device. Then, the communication terminal acquires the ID of the customer stored in the telephone, and transmits it together with the ID...

...holding the ID of the customer, to ask it to specify the account of a bank (5010) to which the money is to be remitted, and manages the money transfer (A) to the account from the account of the customer in a bank (3020). The apparatus and terminal can also be applied to the redemptions in lots and pinball...

...sont relies. Au moment de payer, l'employe entre le prix, apres negociation, par l'intermediaire du clavier, et le client entre son propre telephone mobile (400) dans l'ouverture du dispositif d'authentification. Le terminal de communication acquiert alors l'identification du client conservee dans le telephone et transmet celle-ci en meme temps que l'identification du magasin ainsi que le prix...

Claims:

B. Additional Resources Searched

Nothing of interest found.

II. Inventor Search Results from Dialog

Patent Literature: Inventor search

File 325:Chinese Patents Fulltext 1985-20100714
(c) 2010. SciPat Benelux NV.
File 347:JAPIO Dec 1976-2010/Apr(Updated 100726)
(c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201030
(c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100729|UT=20100722
(c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201048
(c) 2010 Thomson Reuters

Set	Items	Description
S1	801	AU=TAKATORI S?
S2	168	AU=KIYOMATSU H?
S3	846	S1 OR S2
S4	4	S3 AND ((MOBILE OR WIRELESS OR CELLULAR) (2N) (COMMUNICAT?()- DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOB- ILEPHONE? ?)(S)((TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR - PAID OR EXCHANG? OR TRANSMIT?)(12N)(MONETARY OR MONEY OR MONI- ES OR FUND? ?))
S5	3	S4 AND IC=(G06F OR G06Q)

5/3/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00876844 **Image available**
AUTHENTICATION MANAGING APPARATUS, AND SHOP COMMUNICATION TERMINAL
DISPOSITIF DE GESTION D'AUTHENTIFICATION, ET TERMINAL DE COMMUNICATION DE
MAGASIN

Patent Applicant/Assignee:

YOZAN INC, 5-18, Kitazawa 3-chome, Setagaya-ku, Tokyo 155-0031, JP, JP
(Residence), JP (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TAKATORI Sunao, c/o YOZAN INC., 5-18, Kitazawa 3-chome,
Setagaya-ku, Tokyo 155-0031, JP, JP (Residence), JP (Nationality),
(Designated only for: US)

KIYOMATSU Hisanori, c/o YOZAN INC., 5-18, Kitazawa 3-chome,
Setagaya-ku, Tokyo 155-0031, JP, JP (Residence), JP (Nationality),
(Designated only for: US)

Legal Representative:

HIRAKI Yusuke (et al) (agent), Toranomom No.5 Mori Building Third Floor,

17-1, Toranomom 1-chome, Minato-ku, Tokyo 105-0001, JP,
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200211004 A1 20020207 (WO 0211004)
 Application: WO 2001JP6299 20010719 (PCT/WO JP0106299)
 Priority Application: JP 2000226163 20000727
 Designated States:
 (Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)
 JP US
 Publication Language: Japanese
 Filing Language: Japanese

5/3/2 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2010 Thomson Reuters. All rts. reserv.

0012640919 - Drawing available
 WPI ACC NO: 2002-490099/200252
 XRPX Acc No: N2002-387427
 Commodity transacting device, mobile communication device, administration
 device, and commodity transacting system for online commerce
 Patent Assignee: IZERU KK (IZER-N); KIYOMATSU H (KIYO-I); YOZAN INC
 (YOZA-N)

Inventor: KIYOMATSU H

Patent Family (6 patents, 24 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2002039396	A1	20020516	WO 2001JP4664	A	20010601	200252 B
JP 2002140755	A	20020517	JP 2000333620	A	20001031	200252 E
KR 2002069226	A	20020829	KR 2002708349	A	20020627	200309 E
CN 1397051	A	20030212	CN 2001804175	A	20010601	200335 E
US 20030089767	A1	20030515	WO 2001JP4664	A	20010601	200335 E
			US 2002169305	A	20020628	
EP 1357524	A1	20031029	EP 2001993914	A	20010601	200379 E
			WO 2001JP4664	A	20010601	

Priority Applications (no., kind, date): JP 2000333620 A 20001031

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002039396	A1	JA	30	2	
National Designated States,Original: CN KR US					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE					
IT LU MC NL PT SE TR					
JP 2002140755	A	JA	9		
US 20030089767	A1	EN			PCT Application WO 2001JP4664

(c) 2010 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2010/Jul 30
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Aug 02
(c) 2010 Dialog
File 35:Dissertation Abs Online 1861-2010/Jun
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Aug 02
(c) 2010 BLDSC all rts. reserv.
File 75:TGG Management Contents(R) 86-2010/Jul W4
(c) 2010 Gale/Cengage
File 95:TEME-Technology & Management 1989-2010/Jun W3
(c) 2010 FIZ TECHNIK
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/May
(c) 2010 The HW Wilson Co.
File 148:Gale Group Trade & Industry DB 1976-2010/Jul 30
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 256:TecTrends 1982-2010/Jul W4
(c) 2010 Info.Sources Inc. All rights res.
File 275:Gale Group Computer DB(TM) 1983-2010/Jun 21
(c) 2010 Gale/Cengage
File 474:New York Times Abs 1969-2010/Aug 02
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Aug 02
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 610:Business Wire 1999-2010/Aug 02
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Aug 02
(c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Jun 10
(c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Aug 02
(c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Jul 30
(c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Jul 30
(c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Jul W4
(c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
(c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	25	AU=(TAKATORI, S? OR TAKATORI S? OR TAKATORI(2N)S?)
S2	0	AU=(KIYOMATSU, H? OR KIYOMATSU H? OR KIYOMATSU(2N)H?)
S3	25	S1 OR S2
S4	0	S3 AND ((MOBILE OR WIRELESS OR CELLULAR)(2N)(COMMUNICAT?()- DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOB- ILEPHONE? ?)

III. Text Search Results from Dialog

A. Patent Files, Full-text

Patent Literature: Full Text

Dialog files: 325,348,349

File 325:Chinese Patents Fulltext 1985-20100714

(c) 2010. SciPat Benelux NV.

File 348:EUROPEAN PATENTS 1978-201030

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100729|UT=20100722

(c) 2010 WIPO/Thomson

Set	Items	Description
S1	26670	((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR) (2N) (TERMINAL? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBERRY)) (5N) (CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? - OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2	1242	(STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?) (5N) ((COMMUNICAT? OR TELEPHON? OR POINT(2W) (SALE OR SERVICE) OR POS) (2N) - (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3	7476	(IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB?) (12N) (AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERTIF?)
S4	6959	(TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANSACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?) (12N) (MONETARY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5	295	S1(S)S2
S6	499	S3(20N)S4
S7	22	S5(2S)S6
S8	18	S7 AND IC=(G06F OR G06Q)

8/3,K/1 (Item 1 from file: 325)

DIALOG(R)File 325:Chinese Patents Fulltext

(c) 2010. SciPat Benelux NV. All rts. reserv.

0003260033

SciPat Acc No: CN101473344A Drawing Available:

Consumer authentication system and method

Patent Assignee (name, country): VISA USA INC, US

Inventor (name, country): AYMAN HAMMAD, US; MARK CARLSON, US; PATRICK FAITH

, US

Patent Publications:

Patent Number	Kind	Date	Applic Number	Kind	Date
Main Patent:					
CN 101473344	A	20090701	CN 200780022874	A	20070615
PCT Patent:					
WO 2007149775	A2	20071227	WO 2007US71301	A	20070615
Priority:					
US 2006505906	P	20060619			

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC	Level	Scope	Position	Status	Version	Date	Action	Date	Source	Office
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International Patent Classification (Version 8):

G06Q-0099/00...

G06Q-0099/00...

Detailed Description:

...of the business processing 22 purchases commodity or service. Of consumer portable consumer device 32 can be used with the merchant 22 processing such as pos point of sale terminal and access equipment 34 carries out interaction step 202. Consumer such as holder can be 30 credit card and it...

...terminal in the suitable channel. The chosen point of sale terminal pos can be a non-contact ic reader and portable consumer device 32 can be such as non-contact ic card and non-contact equipment.

First authorization request message is then forwarded...

8/3,K/2 (Item 2 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0002804275

SciPat Acc No: CN101273373A Drawing Available:

Method and system for making a payment through a mobile communication device

Patent Assignee (name, country): AJAY ADISESHANN, IN

Inventor (name, country): AJAY ADISESHANN, IN

Patent Publications:

Patent Number	Kind	Date	Applic Number	Kind	Date
Main Patent:					
CN 101273373	A	20080924	CN 200680035342	A	20061027
PCT Patent:					
WO 2007083319	A2	20070726	WO 2006IN433	A	20061027
Priority:					
IN 2006MU98	A	20060120			

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC	Level	Scope	Position	Status	Version	Date	Action	Date	Source	Office
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International Patent Classification (Version 8):

G06Q-0020/00...
G06Q-0020/00...

Detailed Description:

...the identification number and a personal identification number comparing to identifying the payer. If 516 the payer is not passed identifying it carries out 512. If the payer the 516 passes through the authentication executing 518. The 518 process the payment platform to the recording server such as the recording server sends a 110 by a request to the payer and debit account money the transaction the transaction amount storing the payee in the account. The invention each embodiment of the payer and payee account of retained on...

8/3,K/3 (Item 3 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0002082351
SciPat Acc No: CN1912885A

Systems and methods for secure transaction management and electronic rights protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US
Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:

Patent Number	Kind	Date	Applic Number	Kind	Date
Main Patent:					

CN 1912885 A 20070214 CN 200610101426 A 19960213
Priority:
US 1995388107 A 19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:

IPC	Level	Scope	Position	Status	Version	Date	Action	Date	Source	Office
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International Patent Classification (Version 8):

G06Q-0030/00...

...G06F-0021/22...

...G06F-0001/00...

...G06Q-0040/00...

...G06F-0019/00...

...G06F-0017/30...

...G06Q-0050/00...

...G06F-0012/14...

...G06Q-0010/00...

...G06Q-0020/00...

...G06F-0021/00...

...G06F-0021/20...

...G06F-0013/00...

...G06F-0009/46

...G06Q-0030/00...

...G06F-0021/22...

...G06F-0021/24...

...G06Q-0040/00...

...G06F-0019/00...

...G06Q-0050/00...

...G06F-0013/00...

...G06F-0012/14...

...G06F-0021/00...

...G06F-0021/20...

...G06F-0001/00...

...G06Q-0020/00...

...G06F-0017/30...

...G06Q-0010/00...

...G06F-0009/46

Detailed Description:

...and

Or confidential process control and / or software compatibility and so on producing the problem of

Mode to work together. **Verifying** process confirming vde device and / or its components

And vde user identity. **Verification** data may also act as it is helpful for determining claims

Vde of the station point exit or other the...and ensure the different access rights and limiting number

Database using the different predetermined computer may be applied to the **client** groups and personal. Allows

Information content provider and practical user the user identification and the measuring budget

The control information...session or the connecting port of an initialization or because

Receiver address does not point the function of the return **value** of a hollow null. The lower part of the invention claims

Of spe stats structure example may comprise the definition of.

If the user specifies the service **identifier** the function the return to the service sent by the relative

Of the statistical data. If the user to 0...

8/3,K/4 (Item 4 from file: 325)

DIALOG(R)File 325:Chinese Patents Fulltext

(c) 2010. SciPat Benelux NV. All rts. reserv.

0002053322

SciPat Acc No: CN1900942A

Systems and methods for secure transaction management and electronic rights protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US

Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:

Patent Number	Kind	Date	Applic Number	Kind	Date
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Main Patent:

CN 1900942	A	20070124	CN 200610100788	A	19960213
------------	---	----------	-----------------	---	----------

Priority:

US 1995388107	A	19950213
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Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:

IPC	Level	Scope	Position	Status	Version	Date	Action	Date	Source	Office
-----	-------	-------	----------	--------	---------	------	--------	------	--------	--------

International Patent Classification (Version 8):

G06Q-0030/00...

...G06F-0013/00...

...G06Q-0040/00...

...G06Q-0010/00...

...G06Q-0020/00...

...G06F-0021/20...

...G06F-0012/14...

...G06F-0021/00...

...G06F-0019/00...

...G06F-0021/22...

...G06F-0017/30...

...G06Q-0050/00...

...G06F-0001/00...

...G06F-0009/46
G06Q-0030/00...

...G06F-0001/00...

...G06Q-0020/00...

...G06Q-0010/00...

...G06F-0013/00...

...G06F-0019/00...

...G06F-0021/24...

...G06F-0017/30...
...G06F-0012/14...

...G06Q-0040/00...

...G06F-0021/22...

...G06Q-0050/00...

...G06F-0021/00...

...G06F-0021/20...

...G06F-0009/46

Detailed Description:

...invention claims a method for the range of from cheap the consumption of the device such as tv set top

Device and special device and handheld pda to the server the host communication traffic

Exchanger and so on of the electronic device of telescopic...bill of exchange with the other path of the participant between Of the secure communication of high speed remote communication exchange device.

! safely vde supporting device and vde set between the electronic money and signal

Using to control storing and transmitting. Vde further comprises a support it uses

Electronic cash or credit in the form of payment coupon cost

and the other ~~payment~~ information in
Electronic ~~money~~ and / or credit information through ~~payment~~
path of the automatic transmission said
Path can be also can be not the information content using the information
reporting...packing at the same time can be used in business it can be
carried out in the inner of the ~~device~~ design is set with
There is rational and the destructive. As another example from the whole
system throughput of the...to the station so as to carry through a
financial transaction and / or carrying out such as a user or ~~dealer~~
alternating
It is easy to such an information communication when the front of the
transaction the transaction is redundant the...

8/3,K/5 (Item 5 from file: 325)
DIALOG(R)File 325:Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rts. reserv.

0001614126
SciPat Acc No: CN1664828A Drawing Available:

Mobile electronic commerce system

Patent Assignee (name, country): MATSUSHITA ELECTRIC IND CO LTD, JP
Inventor (name, country): TAKAYAMA HISASHI, JP

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International Patent Classification (Version 8):
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...G06Q-0020/00

Detailed Description:

...tax jin and calculating the total amount the amount is transmitted to user. The

Time the user using the electronic payment card in the desired payment under the condition of pressing cash desk 511

The payment card settlement 512 switch is used for electronic card to the desired payment under the condition of

According to the...micro check is sent to 7012

Switching station.

Receives the telephone micro check 7012 of the electronic calling card charging device verifies the telephone micro check 7012

Of the content to generate a corresponds to the paying telephone micro check 7012 the data information...

8/3,K/6 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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02560809

Methods and systems for distribution of a mobile wallet for a mobile device
Verfahren und Systeme zur Verteilung einer mobilen Geldbörse für ein
mobiles Gerät

Procedes et systemes de distribution d'un portefeuille mobile pour un
dispositif mobile

PATENT ASSIGNEE:

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INVENTOR:

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PATENT (CC, No, Kind, Date): EP 1980988 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103102 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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G07F-0007/10 A I L B 20060101 20080901 H EP

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Figure number on first page: 1

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CLAIMS A	(English)	200842	2109
SPEC A	(English)	200842	120105
Total word count - document A			122214
Total word count - document B			0
Total word count - documents A + B			122214

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP...

...SPECIFICATION PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available cash advance amount, names of other authorized users or co-owners of the account, special personal identification numbers (PIN), restrictions on use of the account, etc.

Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major... dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality...

...data services. As known to those skilled in the art, in addition to the standard voice function of a mobile telephone, many mobile devices support many additional services such as SMS for text messaging, packet switching for access to the Internet and MMS for...

...invention are implemented in computer software and involves user interaction with his or her mobile device, creation of data records, communications between mobile devices and the MFTS 18, and communications between the MFTS 18 and various other parties and their systems such as financial...

...communication interface 156.

2. 2. According to one exemplary aspect of the invention, the user 12 downloads to his/her mobile device 15 a mobile

client (also called a mobile application or a "Mobile Wallet") from the MFTS main website, as shown at 215. The downloaded...

...the wireless network into the mobile device for situations where a mobile device is capable of direct application download. The mobile client or application is configured and certified for the brand and model of mobile device 15 possessed by the user 12...

...bills and notifies the user of the due bill via SMS (according to one aspect). The user then launches the mobile client software on the mobile device 15, which communicates with the mobile device communication interface 152 to see the bill that is payable. The SMS message preferably only contains brief and abbreviated information as...application input/output interface 154 allows users to enroll or register with the MFTS system, to add/edit/view/delete mobile clients, add/edit/view/delete credit card/bank accounts, and add/edit/view/delete payees or billing entities. The web application interface 154 further allows user to initialize a mobile client, and to unlock a locked mobile device after a series of failed logins. Exemplary displays associated with the preferred web application interface 154 are shown and described...

...mobile client 359 (see e.g. <FIGREF IDREF=F0039>FIGS. 37A</FIGREF>, <FIGREF IDREF=F0040>37C</FIGREF>); and unlocking a mobile client 361 (see e.g. <FIGREF IDREF=F0039>FIG 37A</FIGREF>). Details of the preferred software routines are provided in connection...

...If a text message relating to an MFTS function has been received, whether by an independent process in the mobile device or integrally within the application, at step 460 the user may open the text message and determine what to do...

...IDREF=F0002>FIG. 2</FIGREF>, e.g. MFTS mobile device communication interface 150, SMS generator 151, web applications 153, FSP communication interface 156, bill presentment interface 155, accessing and maintenance of the user database 158, etc. It will be understood from...

...FIG. 3B</FIGREF>, typical web-accessible functions provided to a user include the following:

1. 1. Enrolling a new mobile client to the MFTS (see <FIGREF IDREF=F0039>FIG. 37A</FIGREF> for a preferred embodiment and <FIGREF IDREF=F0044>FIG. 40</FIGREF> for an alternative embodiment);
2. 2. Editing a mobile client including adding, editing, viewing and deleting a mobile client (see <FIGREF IDREF=F0039>FIGS. 37B</FIGREF> and <FIGREF IDREF=F0040>37C</FIGREF> for a

...F0039>FIGS. 37A</FIGREF> and <FIGREF IDREF=F0040>37C</FIGREF> for a

preferred embodiment); and

6. 6. Unlocking a mobile client after the mobile device is locked (perhaps accidentally or to prevent fraud) after a predetermined number of failed logins (see <FIGREF IDREF=F0039>FIGS...

...shown in <FIGREF IDREF=F0009>FIG. 8</FIGREF>. It will be understood that this process 150 on the MFTS side communicates with similar processes in the mobile device, via the mobile device communication interface 339 in a mobile device. In this flowchart, the MFTS mobile device communication 150 interface first establishes communication link...

...set a timer to wait for a response from the MFTS server through the MCSP in step 845. The mobile device communication interface waits until it receives a response from the MFTS server or the timer times out, whichever comes first. If the mobile device communication interface receives a response within a predetermined timeout period, the message is sent to the mobile device in step 850. Otherwise, if the MFTS mobile device communication interface 150 does not receive any response in time, then an error message is sent to the mobile device notifying...

...back to wait for next message in step 860 until the user turns off the mobile device and terminates the mobile device application.

MOBILE CLIENT SECURITY ASPECTS

In order to use the MFTS 18, a user 12 with a suitable mobile device 15 must register...mobile client. This initialization code is later entered into the mobile device (see below) upon prompting, for activating the mobile client.

(b) According to another exemplary aspect of the invention, on the mobile device, the MFTS 18 sends the mobile device a second SMS that contains a clickable link for downloading the mobile client. The user then clicks the link and downloads the application into the mobile device.

6. After the mobile client is finished downloading into the device and activated by the user, it will present a screen prompting for the initialization code. The user will then key in the initialization code into the mobile client.

7. The initialization code is then communicated from the mobile device 15 to the MFTS 18, to be used for device and mobile client authentication. When a valid initialization code is received by the MFTS 18, a unique digital key is placed onto the mobile client.

8. Upon receipt of a digital certification from the MFTS 18, the mobile client then prompts the user to enter...

...causes the interface to initiate a communication to a particular FSP 30,

for example from a mobile device (MFTS mobile **device communication** interface 150) or from another MFTS process such as a web application initiated payment instruction. If the incoming message is ...

...where information corresponding to the message from the FSP is forwarded to the intended destination, e.g. to the mobile **device communication** interface or to a web application interface that initiated a payment instruction.

After step 970, the process 156 loops back...

...the FSP communication interface 156 is operative to process messages from various MFTS processes (such as from the MFTS mobile **device communication** interface 150), communicate relevant information to a selected FSP, receive a response message, update any corresponding transaction or user database...

8/3,K/7 (Item 2 from file: 348)
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02560808

Methods and systems for real time account balances in a mobile environment
Verfahren und Systeme für Echtzeit-Kontostände in einer mobilen Umgebung
Procédes et systèmes pour équilibres des comptes en temps réel dans un environnement mobile

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1980987 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103098 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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CLAIMS A	(English)	200842	2717
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SPEC A	(English)	200842	120087
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Total word count - document A	122804
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Total word count - document B	0
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Total word count - documents A + B	122804
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION credit entities usually include all credit facilities available to a person or a family.

Generally speaking, information associated with a **payment** source (PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the **funds**), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available **cash** advance amount, **names** of other **authorized** users or co-owners of the account, special personal **identification** numbers (PIN), restrictions on use of the account, etc.

Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...a computer system comprising a database 158, telecommunications interfaces 152, and software. The MFTS 18 supports three major interfaces or **communication** methods: a financial service provider (FSP) communication interface 156, a **wireless** or **mobile device** (**mobile client**) interface 152, and a world wide web (WWW) or Internet user interface (UI). As known to those skilled in the...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The **wireless** or **mobile device** (**mobile client**) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality...

...data services. As known to those skilled in the art, in addition to the standard voice function of a mobile **telephone**, many mobile **devices** support many additional services such as SMS for text

messaging, packet switching for access to the Internet and MMS for...

...Remote Procedure Call (RPC) interface that provides mobile clients with access to financial services available on the MFTS. The mobile client interface is preferably designed to facilitate communications between the MFTS 18 and the mobile users, including all data transmissions and...

...HTML) whose purpose is to allow users to enroll or register for services provided by the MFTS 18, manage their mobile clients, and perform other user-related functions such as account maintenance, adding a new payee, verifying account information for payment sources...

...WiFi, Bluetooth, infrared, etc.) signal constituting payment information in return to the associated device. It is contemplated that a mobile device 15 can be configured to receive a payment obligation (a PM) from a merchant at point-of-sale (POS) via a wireless communication in a direct manner, and thereby provide the user the capability and opportunity to pay a billing entity for the...until it receives a response from the MFTS server or the timer times out, whichever comes first. If the mobile device communication interface receives a response within a predetermined timeout period, the message is sent to the mobile device in step 850. Otherwise, if the MFTS mobile device communication interface 150 does not receive any response in time, then an error message is sent to the mobile device notifying off the mobile device and terminates the mobile device application.

MOBILE CLIENT SECURITY ASPECTS

In order to use the MFTS 18, a user 12 with a suitable mobile device 15 must register...

...invention, one or more of the following security measures are implemented in the MFTS 18 with respect to communications with mobile devices:

Secure Mobile Client Delivery: In accordance with one aspect of the invention, the mobile application is delivered (e.g. by downloading) into a...

...transactions.

Digital Keys on Client: According to another exemplary aspect of the invention, a unique digital key is issued to each client (mobile device) for use in digitally signing all communications to the MFTS server. This strongly authenticates the mobile client to the server...

...password for access, which are much easier to compromise than digital

keys. It is believed that use of the MFTS mobile client to access financial services is equally if not more secure than commonly used browser based online banking systems that require...

...and the digital certificate creates a two-factor authentication mechanism for use of the mobile wallet software 400 on a mobile device.

Mobile Client Deactivation in Event of Theft or Loss: If the user's mobile device is stolen or lost, the user can...

...This will prevent further communication between the mobile client and the MFTS and delete all demographic information from the mobile client about the user's mobile wallet.

Encryption of Data Placed in Local Storage: All data placed into local storage on the mobile device 15 is...

...mobile client. This process establishes a difficult-to-forge link between a user account and an instance of the mobile client on the user's mobile device.

Mobile Client Initialization: The following steps describes the best mode currently contemplated for a process of user enrollment in a system constructed...

...client and clicks an initialize button.

4. 4. Another step involves generation of a verification code to activate the mobile client on the mobile device:

1. (a) In accordance with one exemplary aspect of the invention, the MFTS 18 sends an SMS to the phone...

...mobile client. This initialization code is later entered into the mobile device (see below) upon prompting, for activating the mobile client

.
2. (b) According to another exemplary aspect of the invention, on the mobile device, the MFTS 18 sends the mobile device a second SMS that contains a clickable link for downloading the mobile client. The user then clicks the link and downloads the application into the mobile device.

6. 6. After the mobile client is finished downloading into the device and activated by the user, it will present a screen prompting for the initialization code. The user will then key in the initialization code into the mobile client.

7. 7. The initialization code is then communicated from the mobile device 15 to the MFTS 18, to be used for device and mobile client authentication. When a valid initialization code is received by the MFTS 18, a unique digital key is placed onto the mobile client.

8. 8. Upon receipt of a digital certification from the MFTS 18, the

mobile client then prompts the user to...F0014>FIG. 13</FIGREF> and the figures that follow accompany the following discussion of exemplary display screens generated on a **mobile device** 15 by a mobile **client** application, in connection with viewing payment sources and account balances, in accordance with exemplary aspects of the invention. Before the...

8/3,K/8 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02560805

Methods and systems for making a payment via a paper check in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via un cheque dans un environnement mobile

PATENT ASSIGNEE:

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Atlanta GA 30328, (US), (Applicant designated States: all)

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PATENT (CC, No, Kind, Date): EP 1980984 A2 081015 (Basic)

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HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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SPEC A	(English)	200842	120076
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Total word count - document B			0
Total word count - documents A + B			122076

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION provide services and operations as described in this document, in accordance with exemplary aspects of the invention.

Mobile device: any **device** used for **communication** over a wireless communication networks, such as a cellular phone, a walkie-talkie, a personal digital assistant (PDA), a pager...

...phones.

User: an individual or other entity that accesses or uses a mobile device to perform certain functions of a **mobile** financial transaction system. See also **Consumer**. As used herein, these terms are generally synonymous. A user may also use a web interface to access the MFTS...

...a billing entity or in response to initiation by a user.

Certain PMs 20 that constitute household bills may be **communicated** to the MFTS through a bill presentment channel of the MFTS. In accordance with an exemplary aspect of the invention, regular household bills are communicated to the MFTS at a predetermined interval or on request of the user by **communication** with an electronic bill aggregator, such as CheckFree Corporation, that provides a service of "bill presentment" electronically.

PMs 20 that...

...an aggregator or by a specific billing entity. Such user-initiated transactions are typically sent to the MFTS via wireless **communications devices** through the services of a mobile **communication** network (not shown in this figure). Such PMs may be characterized as "PayAnyone" transactions as they contemplate the making of...

...the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available **cash** advance amount, **names** of other **authorized** users or co-owners of the account, special personal **identification** numbers (PIN), restrictions on use of the account, etc.

Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...

software. The MFTS 18 supports three major interfaces or communication methods: a financial service provider (FSP) communication interface 156, a **wireless or mobile device (mobile client)** interface 152, and a world wide web (WWW) or Internet user interface (UI). As known to those skilled in the...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The **wireless or mobile device (mobile client)** interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality of interfaces to communicate to users' mobile **devices** through various wireless telecommunication service providers providing voice/data service with CDMA, GSM, GPRS, other 2G wireless data communication services...

...user database 158.

The mobile device communication interfaces 152 are preferably an HTTP Remote Procedure Call (RPC) interface that provides **mobile clients** with access to financial services available on the MFTS. The mobile client interface is preferably designed to facilitate communications between...

...the SMS generator 151. The SMS generator is a software component that receives a message for communication to a mobile **device** and converts the message into SMS format, which is usually purely textual information, and transmits the message to a MCSP...

...according one embodiment of the present invention. The MFTS software 500 comprises: an MFTS main program 350; an MFTS mobile **device communication** interface 150 for communicating with mobile communication service providers 110; a web application interface 154 for receiving user's enrollment...add/edit/view/delete payees or billing entities. The web application interface 154 further allows user to initialize a mobile **client**, and to unlock a locked **mobile device** after a series of failed logins. Exemplary displays associated with the preferred web application interface 154 are shown and described...

...IDREF=F0004>FIG. 3B</FIGREF>, typical web-accessible functions provided to a user include the following:

1. Enrolling a new **mobile client** to the MFTS (see <FIGREF IDREF=F0039>FIG. 37A</FIGREF> for a preferred embodiment and <FIGREF IDREF=F0044>FIG. 40</FIGREF> for an alternative embodiment);
2. Editing a **mobile client** including adding, editing, viewing and deleting a mobile **client** (see <FIGREF IDREF=F0039>FIGS. 37B</FIGREF> and<FIGREF IDREF=F0040>37D</FIGREF> for a preferred embodiment and <FIGREF IDREF=...

...IDREF=F0039>FIGS. 37A</FIGREF> and <FIGREF IDREF=F0040>37C</FIGREF> for a preferred embodiment); and

6. Unlocking a mobile client after the mobile device is locked (perhaps accidentally or to prevent fraud) after a predetermined number of failed logins (see <FIGREF IDREF=F0039>FIGS...

...shown in <FIGREF IDREF=F0009>FIG. 8</FIGREF>. It will be understood that this process 150 on the MFTS side communicates with similar processes in the mobile device, via the mobile device communication interface 339 in a mobile device. In this flowchart, the MFTS mobile device communication 150 interface first establishes communication link...

...set a timer to wait for a response from the MFTS server through the MCSP in step 845. The mobile device communication interface waits until it receives a response from the MFTS server or the timer times out, whichever comes first. If the mobile device communication interface receives a response within a predetermined timeout period, the message is sent to the mobile device in step 850. Otherwise, if the MFTS mobile device communication interface 150 does not receive any response in time, then an error message is sent to the mobile device notifying...

...back to wait for next message in step 860 until the user turns off the mobile device and terminates the mobile device application.

MOBILE CLIENT SECURITY ASPECTS

In order to use the MFTS 18, a user 12 with a suitable mobile device 15 must register...mobile client. This initialization code is later entered into the mobile device (see below) upon prompting, for activating the mobile client.

(b) According to another exemplary aspect of the invention, on the mobile device, the MFTS 18 sends the mobile device a second SMS that contains a clickable link for downloading the mobile client. The user then clicks the link and downloads the application into the mobile device.

6. After the mobile client is finished downloading into the device and activated by the user, it will present a screen prompting for the initialization code. The user will then key in the initialization code into the mobile client.

7. The initialization code is then communicated from the mobile device 15 to the MFTS 18, to be used for device and mobile client authentication. When a valid initialization code is received by the MFTS 18, a unique digital key is placed onto the mobile client.

8. Upon receipt of a digital certification from the MFTS 18, the mobile client then prompts the user to enter...

...causes the interface to initiate a communication to a particular FSP 30, for example from a mobile device (MFTS mobile device communication interface 150) or from another MFTS process such as a web application initiated payment instruction. If the incoming message is ...

...where information corresponding to the message from the FSP is forwarded to the intended destination, e.g. to the mobile device communication interface or to a web application interface that initiated a payment instruction.

After step 970, the process 156 loops back...

...the FSP communication interface 156 is operative to process messages from various MFTS processes (such as from the MFTS mobile device communication interface 150), communicate relevant information to a selected FSP, receive a response message, update any corresponding transaction or user database...

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02556817

Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:

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Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

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Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

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APPLICATION (CC, No, Date): EP 2008103106 060706;

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HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

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Total word count - documents A + B			242616

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...SPECIFICATION go to an Internet web site to register an account, add information about billers, add information about financial institutions, and pay bills online. However, the system described in
<PATCIT ID=PCIT0012 DNUM=US6289322B> U.S. Pat. No. 6,289,322
</PATCIT> patent is intended for users with a PC and...

...transaction server. A buyer and "merchant store" identification code (for each) and a bill for the goods or services is transmitted to the payment transaction server. The payment transaction server examines the data received from the mobile phone and determines the approval of the transaction based on a balance corresponding to the buyer identification code. When approved, an approval notification is sent to a terminal at the merchant store. After the confirmation from the approval notification at the merchant store, the buyer receives the goods or services.

A system as described in the Kim et...

...merchants for goods or services, or to anyone or any other designated entity, with knowledge of the amounts to be paid and the funds available balances. And of course, all of this must be convenient, secure, and rapid.

As will be described and explained in detail below, the present inventors have constructed various systems and methods for completing financial transactions in a...F0029>FIG. 27</FIGREF> shows a sequence of mobile device screen views from a payee's perspective of a "PayAnyone" payment feature with a paper check payment method according

to an exemplary aspect of the invention.

<FIGREF IDREF=F0030>FIG. 28</FIGREF> is a sequence diagram illustrating ...aspect of the invention.

<FIGREF IDREF=F0019>FIG. 18A</FIGREF> shows a sequence diagram illustrating computer-implemented method steps for **paying** a bill according to a preferred embodiment of the present invention, and <FIGREF IDREF=F0020>FIG. 18B</FIGREF> shows a...

...of the invention.

<FIGREF IDREF=F0037>FIG. 35</FIGREF> is a sequence diagram illustrating computer-implemented method steps whereby a **payee** downloads and installs a mobile **device** application from the MFTS system as a part of the viral financial commerce system according to an exemplary aspect of...user 12 of a mobile device 15 (such as a cellphone or wireless PDA) accesses the MFTS 18 to select **payments** to make ("PM") and to select **payment** sources ("PS") for making such **payments**, in the manner that will be **described**. The major inputs to the MFTS 18 comprise **payments** to make 20 (hereinafter "PM") and payment sources 30 (hereinafter "PS").

PAYMENT TO MAKE (PM): A **payment** to make (PM) 20 comprises any and all **payment** obligations and/or instructions, whereby **money** or credits are **transferred** from one person or entity to another. These obligations include bills that a person or a family receives on a...

...may also include any payments that a person or a family initiates such as gasoline purchases, movie theater tickets, any **cash**-only purchases, other retail **payments** at point-of-sale, as well as **payment** to an individual. Accordingly, PMs may occur either by presentment of a bill by a billing entity or in response...

...an aggregator or by a specific billing entity. Such user-initiated transactions are typically sent to the MFTS via wireless **communications devices** through the services of a mobile communication network (not shown in this figure). Such PMs may be characterized as "PayAnyone...etc. This information is generally the same whether the PM is the result of bill presentment or from user initiation.

PAYMENT SOURCES (PS): The payment sources (PS) 30 comprise any and all funds available to a person or a family for...

...include credit card accounts, debit card accounts, bank checking and/or saving accounts, department store credit card accounts, etc. These **funds** are usually divided into two major categories: banking entities and credit entities. Entities that provide and/or maintain such **funds** are typically financial service providers (FSPs), which are often financial institutions (FI). Banking entities usually include

checking and/or savings accounts where the **money** available to a person or a family is kept. The credit entities usually include all credit facilities available to a...

...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the **funds**), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available **cash** advance amount, names of other authorized users or co-owners of the account, special personal identification numbers (PIN), restrictions on...

...device 15, as shown at Step 1.

2. 2. A second step is for a user 12 of a mobile **device** 15 to view available payments to make (step 2 shown in a triangle) and payment sources (step 2 shown in...

...methodology, but which does not involve the mobile device or communications with the MCSP, is the construction of an MFTS **payment** instruction utilizing information from the mobile payment instruction, and communication of that MFTS payment instruction to a payment instruction recipient, as shown at Step 5.

6. 6. A sixth step in the overall methodology of the invention is the **transfer of funds** to selected payee by a **payment** instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.

7. 7...

...of the billing entities, a balance due or payment due, and a due date for the payment to make. For **payment** sources, the consumer's account name(s), current balance, **funds** available etc will be shown.

With regard to Step 2, a user 12 of a mobile device 15 views payments ...

...the mobile payment instruction, together with selected other information stored in the database of the MFTS associated with the mobile **device** users such as the mobile device user's account number, the appropriate account to use for payment, the amount of...

...software. The MFTS 18 supports three major interfaces or communication methods: a financial service provider (FSP) communication interface 156, a **wireless or mobile device (mobile client)** interface 152, and a world wide web (WWW) or Internet user interface (UI). As known to those skilled in the...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality of interfaces to communicate to users' mobile devices through various wireless telecommunication service providers providing voice/data service with CDMA, GSM, GPRS, other 2G wireless data communication services...

...music, and/or video. The system 18 thus preferably includes an SMS generator 151 for generating SMS message. The mobile device communication interfaces 150 allow the users to receive financial and other information wherever they are (provided that they are within the...

...The mobile devices 15 communicate with the MFTS 18 via a wireless connection (illustrated as antenna 112), using a wireless communication service provided by a mobile communication service provider (MCSP) 110. The mobile devices 15 comprise any devices that are connected for data communications with a mobile communication network via the MCSP 110. Such devices 15 may include a pager 15a, a personal digital assistant (PDA) 15b, cellular...

...use a standard called PCS, which is based on CDMA but uses different frequencies. Furthermore, so called "broadband" wireless data communication standards know as WiFi and WiMAX, which are currently used for WLAN implementations, are also usable for implementing embodiments of...

...may also include any payments that a person or a family initiates such as gasoline purchases, movie theater tickets, any cash-only purchases, other retail payments at point-of-sale, as well as payment to an individual. Accordingly, PMS may occur either by presentment of a bill by a billing entity or in response...

...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available cash advance amount, names of other authorized users or co-owners of the account, special personal identification numbers (PIN), restrictions on use of the account, etc.

Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major...

...as one example, using the mobile device application on a mobile device 15, which results in construction of a mobile payment instruction (MPI) based on the information input by the user 12, as shown at Step 3.

4. 4. A fourth...

...recipient, as shown at Step 5.

6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.

7. 7. A seventh step in the overall methodology of the invention is for the financial service provider to send a payment confirmation message back to the MFTS upon successful processing of the MFTS payment instruction.

More details regarding these steps will...

...15 views payments to make as shown at Step 2 (PM) and views payment sources for use in making a payment as shown at Step 2 (PS). In accordance with an exemplary aspect of the invention, the mobile device user 12...

...to the mobile device is a selected and reduced subset of the information that is typically associated with a financial transaction for making an electronic payment using a selected payment source, the mobile device user only sees the minimally required information he or she needs to decide to make a...

...of the invention, users provide personal information to register for service, input personal and financial information to the MFTS, and verify such information through a display on the user's computer system.

The financial service provider (FSP) communication interface 156 is an interface to financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/payment entities 180 for payments to make (PM). The computer...

...dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

The wireless or mobile device (mobile client) interface 152 provides connections to a user's mobile device 15. The computer system of the MFTS has a plurality...provides the wireless connection between the mobile devices 15 and the MFTS 18, for supporting the mobile application and facilitating transactions the manner described herein, are contemplated for use in constructing embodiments of the invention.

The data network 120, which includes the well-known...

...with transactions on a temporary or interim basis. The holding account FSP 175 provides an FDIC-insured account for holding funds in connection with escrow-type transactions wherein release of payment to a billing entity 180 is conditioned on some event...

...payment source can be instructed, with a payment instruction, to transmit the funds to the holding account 175, where such funds

will be held on behalf of the user until a release event (e.g. delivery of goods, execution of an agreement, or other predetermined event), at which time the holding account 175 will transmit the funds to the indicated billing or payment entity.

GENERAL OPERATION OF MFTS

Prior to discussing the software architecture of the preferred embodiments of the invention, the overall...

- ...between the MFTS 18 and various other parties and their systems such as financial institutions, billing entities, person to whom payments are made, etc. Still referring in this regard to <FIGREF IDREF=F0002>FIG. 2</FIGREF>, the overall operation of the...
- ...has Internet access capabilities. The account owner (user) chooses or is given a username and a password for security and authentication purposes. A user profile is created for the account and necessary information such as a mobile device identification number or...
- ...account number, name and address of the account owner, billing cycles, and any other related information. Likewise, one or more payment sources (PM) are also entered into the user database, including the bank routing number(s) and account number(s), name(s) and address(es) of the account owner(s), access codes such as PIN, access methods, credit card number(s)...
- ...wireless network into the mobile device for situations where a mobile device is capable of direct application download. The mobile client or application is configured and certified for the brand and model of mobile device 15 possessed by the user 12...

8/3,K/10 (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02556815

Methods and systems for making a payment via a stored value card in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via une carte a valeur stockee dans un environnement mobile

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PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103081 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200841	5004
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SPEC A	(English)	200841	238111
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Total word count - document A	243115
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Total word count - document B	0
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Total word count - documents A + B	243115
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION the data formatting, including the syntax of messages, the terminal to computer dialogue, character sets, sequencing of messages etc.

Stored Value (SV) card : a payment card, typically including a magnetic stripe or other electrical, magnetic, or electronic information carrying medium, that is accepted as a...

...or portions thereof, may be stored in a remote memory storage device. It will be appreciated that the network connections described or shown are exemplary and other means of establishing communications over wide area networks or the Internet may be used.

CONSOLIDATION OF PAYMENT OBLIGATIONS

With the foregoing a business, a government agency, a person, or virtually any other organization that conducts business transactions...

...behalf of users with mobile devices in accordance with exemplary aspects of the invention. A FSP may also be a **payment** instruction recipient and effect a **payment**.

I/O : input/output.

LAN : local-area network, a collection of computers that are connected for electronic communications, typically located...

...provided from a mobile device in accordance with exemplary aspects of the invention. An MFTS payment instruction (MFTSPI) is a **communication** initiated by the MFTS and transmitted to a payment instruction recipient to instruct that recipient to make a payment to...

...including but not limited to paper check, stored value card, ACH funds transfer, crediting a credit card account, wire transfer, **money** order, credit to a PayPal or other online financial account, another type of financial instrument, etc. In accordance with aspects...

...may be chosen by a payer in certain embodiments, or may be chosen by a payee in other embodiments. A **payment** source differs from a **payment** method in that a **payment** source provides **funds** for an instrument of a chosen **payment** method.

Payment to Make (PM) : A payment obligation of a mobile device user, for which an instruction to make a payment is...

...illustrated by flow charts, sequence diagrams, exemplary screen displays, and other techniques used by those skilled in the art to **communicate** how to make and use such computer program modules. Generally, program modules include routines, programs, objects, components, data structures, etc...

...input devices (not shown), such as a microphone, game pad, satellite dish, scanner, or the like. These and other input **devices** are often connected to the processing unit through known electrical, optical, or wireless connections.

The main computer that effects many...Such user-initiated transactions are typically sent to the MFTS via wireless communications devices through the services of a mobile **communication** network (not shown in this figure). Such PMs may be characterized as "PayAnyone" transactions as they contemplate the making of...

...PS) 30 includes the name(s) of the account owner(s) (i.e. the person who owns or controls the **funds**), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available **cash** advance amount, names of other authorized users or co-owners of the account, special personal

identification numbers (PIN), restrictions on...

...aspects of the invention involves seven primary steps. Interactions between the MFTS 18 and mobile devices 15 are established through communication services provided by a mobile communication service provider (MCSP, not shown in <FIGREF IDREF=F0001>FIG. 1</FIGREF>) and involve...

...on the information input by the user 12, as shown at Step 3.

4. 4. A fourth step is the communication of the mobile payment instruction (MPI) from the mobile device 15 to the MFTS for handling, as shown at Step 4.

5. 5. A fifth step in the overall methodology...

...communications with the MCSP, is the construction of an MFTS payment instruction utilizing information from the mobile payment instruction, and communication of that MFTS payment instruction to a payment instruction recipient, as shown at Step 5.

6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.

7. 7...

...a bill presentment channel of the MFTS. In accordance with an exemplary aspect of the invention, regular household bills are communicated to the MFTS at a predetermined interval or on request of the user by communication with an electronic bill aggregator...

...as one example, using the mobile device application on a mobile device 15, which results in construction of a mobile payment instruction (MPI) based on the information input by the user 12, as shown at Step 3.

4. 4. A fourth...

...shown at Step 4.

5. 5. A fifth step in the overall methodology, but which does not involve the mobile device or communications with the MCSP, is the construction of an MFTS payment instruction utilizing information from the mobile payment instruction, and communication...

...recipient, as shown at Step 5.

6. 6. A sixth step in the overall methodology of the invention is the transfer of funds to selected payee by a payment instruction recipient, typically through a financial service provider, using a selected payment source, as shown at Step 6.

7. 7. A seventh step in the overall methodology of the invention is for the financial service provider to send a payment confirmation message back to the MFTS upon successful processing of the MFTS payment instruction.

More details regarding these steps will...

...to the mobile device is a selected and reduced subset of the information that is typically associated with a financial transaction for making an electronic payment using a selected payment source, the mobile device user only sees the minimally required information he or she needs to decide to make a...is an interface to financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/payment entities 180 for payments to make (PM). The computer system of the MFTS connects to the computer systems of financial entities through various types...

...connection between the mobile devices 15 and the MFTS 18, for supporting the mobile application and facilitating transactions the manner described herein, are contemplated for use in constructing embodiments of the invention.

The data network 120, which includes the well-known...

...payment source can be instructed, with a payment instruction, to transmit the funds to the holding account 175, where such funds will be held on behalf of the user until a release event (e.g. delivery of goods, execution of an agreement, or other predetermined event), at which time the holding account 175 will transmit the funds to the indicated billing or payment entity.

GENERAL OPERATION OF MFTS

Prior to discussing the software architecture of the preferred embodiments of the invention, the overall...

...has Internet access capabilities. The account owner (user) chooses or is given a username and a password for security and authentication purposes. A user profile is created for the account and necessary information such as a mobile device identification number or...

...with the account is entered and saved to the user database 158 in a user record. All billing entities for payments to make (PM) that the user wishes the MFTS to serve are entered by the user into the user database, including account number, name and address of the account owner, billing cycles, and any other related information. Likewise, one or more payment sources (PM) are also entered into the user database, including the bank routing number(s) and account number(s), name(s) and address(es) of the account owner(s), access codes such as PIN, access methods, credit card number(s)...

...s mobile device. It will be understood that, according to a preferred exemplary aspect of the invention, because the mobile client is an application that runs independently on the mobile device and does not

require an active communication connection to the...

8/3,K/11 (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02524523

Method and systems for viewing aggregated payment obligations in a mobile environment

Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in einer mobilen Umgebung

Procede et systemes pour la visualisation d'obligations de paiement regroupees dans un environnement mobile

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APPLICATION (CC, No, Date): EP 2008103086 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

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CLAIMS A	(English)	200833	2184
SPEC A	(English)	200833	120121
Total word count - document A			122305

Total word count - document B 0
Total word count - documents A + B 122305
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
G06Q-0020/00 A I F B 20060101 20080704 H EP

...SPECIFICATION the funds), account numbers, account balances, credit available and credit limits for a credit card or other credit facilities, available cash advance amount, names of other authorized users or co-owners of the account, special personal identification numbers (PIN), restrictions on use of the account, etc.

Still referring to <FIGREF IDREF=F0001>FIG. 1</FIGREF>, the major... displayed.

Still referring to <FIGREF IDREF=F0014>FIG. 13</FIGREF>, in accordance with an exemplary aspect of the invention, the mobile client application is configured so that one particular payment source is automatically selected as a default payment method, for use automatically ...payer, as indicated at step 2222. Once the user/payer's financial institution 30A verifies that the user has sufficient funds to cover the payment, the payer's financial institution credits the identified stored value card account (through 2224C) in the designated amount, the receipt of which by the payee is indicated at step 2230. It should be understood that step 2230...

...exemplary aspect of the invention. It will be understood that the payer can alternatively select a paper check or stored value card payment method, and that the particular payment method described is merely exemplary.

As in previously described embodiments and aspects, the user first selects the Mobile Wallet application in screen 2302, provides authentication information (e.g. a login) via screen 2304, and is authenticated by the MFTS before being presented with options for making a payment at screen 2306. Assume that in screen 2306...

...institution 2580. The third party payment provider 2560, as in previous aspects, is a payment instruction recipient that effects a payment to the payee, in this case by transferring funds to the payee's financial institution 2580.

As in previous methods described elsewhere, steps 2502, 2504 involve authentication of the user/payer to the MFTS 18 through message 2506, authentication by the MFTS 18 in step 2508, and sending an authentication confirmation message 2510 and user's payee list to the user's mobile device 15. In response to authentication, the...

...routine of the Mobile Wallet application (not separately shown). At step 2528 the payee selects an account into which the funds should be

deposited. A return **payment** account selection message 2530 is generated (e.g. a return text message or communication from the Mobile Wallet on the...

...a payee, although it will be understood that other ways to identify a payee are contemplated. Specifically illustrated is a **payment** method involving use of a stored **value** (SV) card according to an exemplary aspect of the invention. It will be understood that the payer can alternatively select an ACH or paper check payment method, and that the particular **payment** method described is merely exemplary of **payment** using a stored **value** card.

Those skilled in the art will understand and appreciate that **payment** by a stored **value** (SV) card involves **payment** **transaction** infrastructure that does not form a part of the present invention, but is conventional and in widespread use. Specifically, a payment instruction is provided by a system constructed as described herein to a **payment** instruction recipient that has facilities for issuing a new stored **value** card or adding value to a pre-existing stored value card. It will be appreciated that various entities may serve...pre-existing card of the payee (pre-stored), and provides buttons for Pay, New Card, and Cancel. Selection of the **Pay** button results in making **payment** via the pre-existing stored **value** card, while selection of the New Card button results in issuance of a new stored value card. It will of...

...lookup to locate one or more nearby retail locations for the payee to pick up and/or load a Stored Value Card. According to one exemplary aspect of the invention, the **transaction ID** is maintained by the card provider to be used for **authentication** purposes when the payee requests that the card be loaded with the payment.

Further at step 3108, the third party...

...with a stored value card by the payee, with a request to activate and/or load the card with the **payment**. The third party card provider typically at this time requires **authentication** information to activate and/or load the stored **value** card. In this case the **authentication** information comprises one or more of the following items of information: the transaction ID number, the card number, the mobile...

...institutions 30A and 30B.

As in previous methods described elsewhere, initial steps 3302, 3304, 3307, and 3309 in the balance **transfer** method involve receiving **authentication** message 3306 from the user/payee, **authentication** by the MFTS 18, and sending an authentication confirmation message 3308 to the user's mobile device 15. In response...

8/3,K/12 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01622333 **Image available**

MONEY TRANSFER TRANSACTIONS VIA PRE-PAID WIRELESS COMMUNICATION DEVICES
TRANSACTIONS DE TRANSFERT D'ARGENT PAR L'INTERMEDIAIRE DE DISPOSITIFS DE
COMMUNICATION SANS FIL PREPAYES

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AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
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(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Detailed Description
Claims

Detailed Description

... payor 110 may provide a PIN, password, biometrics reading, or other personal information associated with the user profile to the money transfer service provider 170 to verify identify.

In other embodiments, the payor 110 may provide secondary personal identification information in addition to the information automatically provided via the wireless communication device user profile. The secondary personal identification information may then be verified, e.g., as described below with reference to the FRSS 185 system.

[0025] Following identity verification and authentication of payor 110 (or in connection with authentication of payor 110), payor 110 will generally provide money transfer instructions to the money transfer service provider 170 via the wireless communication device 120. The money transfer instructions include at least the amount of the money transfer transaction, the recipient, i.e., payee 130, of the transaction, and optionally the physical location of the payee 130 and/or payment account associated with the payee 130. In certain...

...Further, the instructions may, in part, be provided based on information stored in the user profile associated with the wireless communication device 120. For instance, payee identifier information may be stored in a user profile for quick retrieval during money transfer transactions. In other embodiments, payee ...

...be obtained by automatic methods such as ANI look-up. For instance, following completion of a phone call using the wireless communication device, a payor 110 may connect with a money transfer service provider 170 and request a money transfer transaction, wherein a payee 130...

...e., as a person authorized to charge against the account. By way of non-limiting example, the account may be authenticated based on, e.g., PIN, password, account name, maiden name, mother's maiden name, zip code, etc. The money transfer service provider 170 may authenticate the account at any time following the point when the payor 110 accesses the money transfer service provider 170 via the wireless communication device 120. For instance, the money transfer service provider 170 may authenticate the

account during payor 110 verification and authentication. Alternatively, the account may be **authenticated** in connection with the final steps of account **verification described** below, following payor 110 **verification**.

[0028] The payment source account information associated with the wireless communication device may include a pre-paid account, e.g...

8/3,K/13 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01556457

METHODS AND SYSTEMS FOR PROVIDING ACCESS TO A COMPUTING ENVIRONMENT
PROVIDED BY A VIRTUAL MACHINE EXECUTING IN A HYPERVISOR EXECUTING IN A
TERMINAL SERVICES SESSION

PROCEDES ET SYSTEMES DE FOURNITURE D'ACCES A UN ENVIRONNEMENT INFORMATIQUE
FOURNI PAR UNE MACHINE VIRTUELLE FONCTIONNANT EN EXECUTION D'UN
HYPERVISEUR DANS UNE SESSION DE SERVICES DE TERMINAL

Patent Applicant/Assignee:

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33309, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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HACKETT Donovan, c/o Citrix Systems Australasia R & D Pty Ltd., Level 3,

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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 2007100942 A2 20070907 (WO 07100942)
Application: WO 2007US60895 20070123 (PCT/WO US2007060895)
Priority Application: US 2006761674 20060124; US 2006552787 20061025; US
2006559635 20061114; US 2006563927 20061128
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 145341

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
G06F-0009/50...
...EP
G06F-0009/455...

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... hardware resource 9302 to effect subsequent quanta of work when
connected to the hardware resource 9302. In one embodiment, the
mobile computing device 9005 uses the connection mechanism
9305 to switch to using the processing or computing capabilities of the
hardware resource 9302...

...user of the mobile computing device 8905 or suitable for one or more
applications of the mobile computing device, as described in more
detail above in connection with FIGs. 89A-89B, 90A-90B, 91A-91 B, and
92A-92B.

Referring now...

8/3,K/14 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01537571

GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
Patent Applicant/Inventor:

CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US
(Residence), US (Nationality), (Designated for all)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200781519 A2 20070719 (WO 0781519)

Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

Priority Application: US 2005755291 20051230; US 2006756607 20060105; US
2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US
2006852794 20061018

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 520275

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0030/00...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... PSA: RΛ; ROUTERΛ; SA: SCOREΛ; SOUND ANALYZERΛ;
STEREO *Λ; SYNTHΛ; TDS *Λ; TRANSFERRING INTER-SYSTEM

TELEPHONYΛ;: ULP *A:-speed in which users k needed digits (as requested by voice mail / for extension #s) helps determine...Tailor alters how sections of computer, DNA or chemical code are 'Searched & Replaced. The suggested formula is 'tailored to the **designated** need. SOUND VISUAL ANALYZER / SOUND VISUAL RECONGINZER %* = Imagine a laser beam bouncing on a screen based on the music's...

...driver weight settings, or changes in weight.-integrates with any other 'sensor or related 'password function needed to activate a **device** /vehicle. EG: 'va, 'sa, finger print sensor.-'notifies U (user) of weight gain/*loss; motivating them into better health. Uip...Place'. .
"Interactive": Sys "analyzes" for unusual "interactive" behavior from "user". >>K" / "R" = User "interacts" via = "Access lBA" . "Locator" / "PS-Zone" / "**Portable**" / "PD": User's unusual or un-programmed locations are used in "scoring" if "accessor" is permitted continued usage of system...purchasing behavior of a consumer to advertisements: .
How functions described in abstract of patent are replaced with KN (invention) Features:-**buyer** behavior can be replaced with: how accessor functions in other manners described-advertisements and promotions consumer has been exposed to...

8/3,K/15 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01131656 **Image available**
SYSTEM AND METHOD FOR MOBILE PAYMENT AND FULFILMENT DIGITAL GOODS
SYSTEME ET PROCEDE DE PAIEMENT MOBILE ET DE GESTION OPTIMALE DE COMMANDES
DE BIENS NUMERIQUES
Patent Applicant/Assignee:
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US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
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GRAYLIN William, 229 Washington Street, Woburn, MA 01801, US, US
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Legal Representative:
COLLINS Aliki K PH D (agent), AKC Patents, 215 Grove Street, Newton, MA
02466, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200453640 A2-A3 20040624 (WO 0453640)
Application: WO 2003US38692 20031205 (PCT/WO US2003038692)
Priority Application: US 2002431567 20021206
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7595

Main International Patent Class (v7): G06F

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... this aspect of the invention include the following. The
communication device may be a wireless communication device or a wired
communication device. The merchant server, the payment
server, the authentication server, the fulfillment server and the
communication device are adapted to send and
receive...

...fax, e-mail, voice recognition system, shot message service, interactive
voice recording (IVR), or face-to-face communication with the
customer. The wireless communication device may have a
subscriber identification module (SIM) card slot and the payment card
module may be electrically connected to the SIM card slot. The payment
card information may be cardholder identification information, card
identification information, authentication information, card
issuer information, or financial institution information. The digital
good may be electronic cash, electronic tickets, electronic
coupons, loyalty points, credits for pre-paid mobile airtime,
credits for prepaid utilities, electronic gift certificates, digital

rights managements (DRM) certificates, electronic transit tokens, music, software, movies...

...The merchant server and the fulfillment server may be one entity. The customer may place the purchase order to the merchant server via the communication device. The communication device may further include a shopping application and the customer may utilize the shopping application, to select the digital good, to...

8/3,K/16 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00883040 **Image available**
ELECTRONIC PAYMENT METHODS
PROCEDES DE PAIEMENT ELECTRONIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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FRANCIS Chow Chi Wui, Apt. Block 435, Clementi Avenue 3, #10-222,
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Legal Representative:

TAY Edward (et al) (agent), Arthur Loke Bernard Rada & Lee, Suntec Tower
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200217181 A1 20020228 (WO 0217181)
Application: WO 2000SG120 20000822 (PCT/WO SG0000120)
Priority Application: WO 2000SG120 20000822

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 5937

Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-157/00...

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... s machine to an authentication agency;
(c) the authentication agency transmits a request for a secret identification code to the **vendor's** machine or a **mobile communications device** associated with the **purchaser**;
(d) the purchaser transmits the purchaser's secret identification code back to the authentication agency using the **purchaser's mobile communications device**; (e) the authentication agency verifies the secret identification code and I 0 authorizes payment;
(f) a customer agency pays the...

...or a mobile communications device associated with the account holder;
(d) the account holder transmits the account holder's secret **identification** code back to the **authentication** agency using the account holder's mobile communications device;
(e) the **authentication** agency **verifies** the secret **identification** code and **authorizes** payment;
(f) the automatic teller machine dispenses **cash** to the account holder and the account holders account with the financial institution is debited accordingly.

According to a sixth...

Claim

... s machine to an authentication agency;
(c) the authentication agency transmits a request for a secret identification code to the **vendor's** machine or a **mobile communications device** associated with the **purchaser**;
(d) the purchaser transmits the purchaser's secret identification code back to the authentication agency using the **purchaser's mobile communications device**; (e) the authentication agency verifies the secret identification code and I 0 authorizes payment;

(f) a customer agency pays the...
...or a mobile communications device
associated with the account holder;
(d) the account holder transmits the account holder's secret
identification
code back to the authentication agency using the account holder's
mobile
communications device;
(e) the authentication agency verifies the secret
identification code and
authorizes payment;
(f) the automatic teller machine dispenses cash to the account
holder and the account holder's account with the financial institution is
debited accordingly.

11 A method...

8/3,K/17 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00824204 **Image available**
ELECTRONIC TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ELECTRONIQUE
Patent Applicant/Assignee:
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(Residence), IL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
TEL-VERED Benjamin, Hankin Street 3, 62506 Tel Aviv, IL, IL (Residence),
IL (Nationality), (Designated only for: US)
Legal Representative:
JEREMY M BEN-DAVID & CO LTD (agent), Har Hotzvim Hi-Tech Park, P.O. Box
45087, 91450 Jerusalem, IL,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200157747 A1 20010809 (WO 0157747)
Application: WO 2001IL102 20010201 (PCT/WO IL0100102)
Priority Application: IL 134354 20000203
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4148

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... for purchase-,
entering item-associated data into a cash register associated with the
vendor; establishing a communications link between a **mobile
telephone** unit associated with the **customer** and a telephone
interface device connected between the cash register and a
telephone line associated with the vendor;
entering, via a data entry device associated with the **mobile
telephone** unit, **customer** validating information and
transaction information, including a transaction sum;
ifyin(r customer I I
veri ZD validating information and the transaction information; and
debiting the **mobile telephone** account of the **customer**
and crediting a preselected vendor account by an amount corresponding to
the transaction sum. Further, in accordance with a preferred...

...communications device associable with a communications service provider
associated with the customer, which includes
a cash register associated with the **vendor**; and
the **telephone** interface **device** which is connected between the
cash register and a telephone associated with the vendor.
The telephone interface includes:
a front...telephone interface device for processing and to route all
other calls to a fixed wire telephone unit associated with the
vendor. The **telephone** interface **device** is further
operative to generate, via the cash register, a readable confirmation of
the transaction to the customer and, if...
...the cash register with the telephone interface device and to allow
verification that the cash register is associated with the
telephone interface **device**. Additionally, the **vendor**
may have a number of cash registers which may each be associated with a
telephone interface device or which may...

...vendor 12 enters details of the item or items into cash register 122 as

in any standard credit transaction (22). Customer 14 then uses cellular telephone 142 to call the telephone number of vendor 12 (23) (31) and enters a predetermined code, via the keypad of...

- ...PfN) for security and verification purposes. The cellular telephone service provider 16 system detects the transaction code (32) and validates cellular telephone 142 of customer 14 by verifying that the PIN entered is the correct one for the customer's cellular phone number (34). Transaction calls for which customer validation fails are simply not put through (35), i.e. connected, while calls without the transaction code are put through as standard calls (33). Associated with the telephone line of vendor 12 is telephone interface device 124 which has a front end module 126, which may be implemented either in software or hardware, for receiving and...
- ...125 of telephone interface device 124 is also associated with cash register 122 via both a physical connection and a cash register identification code to allow transactions and charges only from an authorized cash register 122 (37). If the cash register identification code does not match that authorized for processing module 125 of telephone interface device 124, no transaction calls will be processed (38). Alternatively, customer 14 enters, via cellular telephone 142 keypad, the cash register identification code for cash register 122 whereby the selected items are being purchased, and processing...
- ...the cash register identification codes allow proper accounting of transactions performed on different cash registers. Once communication is established between purchaser cellular telephone 142 and telephone interface device 124 (23), so as to inherently authorize the cellular phone 142 for use in performing...

8/3,K/18 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 1

When a telephone switch is accompanied by other telecommunications equipment, such as voice messaging systems, call accounting systems, CTI devices, wireless communication servers, or ACD devices, installation inconveniences are still farther multiplied. Specifically, many of these ancillary pieces of equipment require...6500, the terms of the license agreement are set forth. Licensor identification information is included in operation 6501. Licensee (user) identification information is set forth in operation 6502. Optionally, 180 verification of identification may be performed in operation 6503, such as prompting a user to enter his or her telephone number and cross...

B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Apr(Updated 100726)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD=201048

(c) 2010 Thomson Reuters

Set	Items	Description
S1	12257	((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR) (2N) (TERMINAL? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBERRY)) (5N) (CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? - OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2	311	(STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?) (5N) ((COMMUNICAT? OR TELEPHON? OR POINT(2W) (SALE OR SERVICE) OR POS) (2N) - (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3	811	(IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB?) (12N) (AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERTIF?)
S4	863	(TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANSACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?) (12N) (MONETARY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5	208	S1(2S)S2
S6	108	S3(S)S4
S7	6	S5(3S)S6
S8	4	S7 AND IC=(G06F OR G06Q)

8/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0019645340 - Drawing available

WPI ACC NO: 2009-M83556/200972

System for providing approval notification message of credit card, has server that transmits information of card approval and approval card transactions to mobile communication terminal

Patent Assignee: ARREO NETWORKS INC (ARRE-N)

Inventor: LEE J H

Patent Family (1 patents, 1 countries)

Patent	Application
--------	-------------

Number	Kind	Date	Number	Kind	Date	Update
KR 2009085191	A	20090807	KR 200810959	A	20080204	200972 B

Priority Applications (no., kind, date): KR 200810959 A 20080204

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
KR 2009085191	A	KO	16	5		

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00...

G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...system notifies of the credit card approving history in which the information of the credit card name, member store code, transactions time-and-date, transaction money is included as to claim 9; and the credit card system is comprised of order to notify of the credit card approving history in which the information of the credit card customer cake of an established name, member store code, transactions time-and-date, transaction money is included...

8/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0018141661 - Drawing available

WPI ACC NO: 2008-K61991/200863

Contact information providing system for value added network, has information checker to check member shop phone number matched with location and/or member shop keyword, by linking with storage medium

Patent Assignee: KOREA INFORMATION & COMMUNICATION CO LTD (KOIN-N)

Inventor: PARK H

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
KR 2008016706	A	20080221	KR 200670082	A	20060726	200863 B
			KR 20084157	A	20080114	

Priority Applications (no., kind, date): KR 200670082 A 20060726; KR 20084157 A 20080114

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
--------	------	-----	----	-----	--------	-------

KR 2008016706 A KO 38 14 Division of application KR 200670082

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/00...

...G06Q-0099/00

G06F-0017/00...

...G06Q-0099/00

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...Member store category information - processes in the receiving means in which the function of operating script is equipped among the verifying information means, confirming the received location of member store keyword information as described above or the member store talking terminal information matched with the member store keyword information and the information (in other...

...program - confirmed through the communications channel, the information receiving mean receiving the traffic channel reconnect request-information about the member store talking terminal through the telephone call channel connection confirmation script in the telephone call channel connection failure confirmation that the wireless terminal and member store...

Claims:

8/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2010 Thomson Reuters. All rts. reserv.

0012722792 - Drawing available

WPI ACC NO: 2002-574847/200261

XRPX Acc No: N2002-455729

Payment method for e-commerce, involves receiving customer code and merchant code by financial institution and providing authorization code to merchant for transaction after reception of transaction code from customer

Patent Assignee: LU H (LUHH-I)

Inventor: LU H

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
--------	------	------	--------	------	------	--------

US 20020082986 A1 20020627 US 2000746478 A 20001226 200261 B

Priority Applications (no., kind, date): US 2000746478 A 20001226

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020082986	A1	EN	10	5		

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00...

G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...the transaction code to show the consent of this transaction or pressing a predetermined button for cancellation; and the transaction identification center confirming the input transaction code and generating an authorization code to the merchant to show the recognition of this transaction.

8/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426624 - Drawing available

WPI ACC NO: 2002-371530/200240

XRPX Acc No: N2002-290359

Managing apparatus for shop communication terminal has keyboard and mobile phone

Patent Assignee: KIYOMATSU H (KIYO-I); TAKATORI S (TAKA-I); YOZAN INC (YOZA-N)

Inventor: KIYOMATSU H; TAKATORI S

Patent Family (3 patents, 2 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2002011004	A1	20020207	WO 2001JP6299	A	20010719	200240 B
US 20020138423	A1	20020926	WO 2001JP6299	A	20010719	200265 E
			US 200289122	A	20020322	
JP 2002515653	X	20030909	WO 2001JP6299	A	20010719	200360 E
			JP 2002515653	A	20010719	

Priority Applications (no., kind, date): JP 2000226163 A 20000727

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011004	A1	JA	44	20	
National Designated States, Original: JP US					
US 20020138423	A1	EN			PCT Application WO 2001JP6299
JP 2002515653	X	JA			PCT Application WO 2001JP6299
					Based on OPI patent WO 2002011004

Alerting Abstract ...USE - Managing apparatus for shop communication terminal has keyboard and mobile phone...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00...

G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...keyboard (1600) are connected. At the paying time, the clerk inputs the price, after negotiations, via the keyboard, and the customer inserts his or her own mobile telephone (400) into the opening of the authentication device. Then, the communication terminal acquires the ID of the customer stored in the telephone, and transmits it together with the ID...

...holding the ID of the customer, to ask it to specify the account of a bank (5010) to which the money is to be remitted, and manages the money transfer (A) to the account from the account of the customer in a bank (3020). The apparatus and terminal can also be applied to the redemptions in lots and pinball...

...sont relies. Au moment de payer, l'employe entre le prix, apres negociation, par l'intermediaire du clavier, et le client entre son propre telephone mobile (400) dans l'ouverture du dispositif d'authentification. Le terminal de communication acquiert alors l'identification du client conservee dans le telephone et transmet celle-ci en meme temps que l'identification du magasin ainsi que le prix...

Claims:

IV. Text Search Results from Dialog

A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,95,99,256,474,475,583

File 2:INSPEC 1898-2010/Jul W4
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Jun
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Aug 02
(c) 2010 BLDSC all rts. reserv.
File 95:TEME-Technology & Management 1989-2010/Jun W3
(c) 2010 FIZ TECHNIK
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/May
(c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/Jul W4
(c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/Aug 02
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Aug 02
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	4880	((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR) (2N) (TERMINAL? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBERRY)) (5N) (CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? - OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2	2	(STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?) (5N) ((COMMUNICAT? OR TELEPHON? OR POINT(2W) (SALE OR SERVICE) OR POS) (2N) - (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3	34	(IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB-?) (S) (AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERTIF-?)
S4	134	(TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANSACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?) (S) (MONETARY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5	0	S1 AND S2 AND S3 AND S4
S6	0	S1 AND S3 AND S4

S7 0 S1 AND S2 AND (S3 OR S4)

B. NPL Files, Full-text

Non-Patent Literature: Full Text

Dialog files: 9,13,15,16,20,75,148,160,275,610,613,621,624,634,636,647,674,810,813

File 9:Business & Industry(R) Jul/1994-2010/Jul 30
 (c) 2010 Gale/Cengage
File 13:BAMP 2010/Jul 30
 (c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/Jul 31
 (c) 2010 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2010/Jul 30
 (c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Aug 02
 (c) 2010 Dialog
File 75:TGG Management Contents(R) 86-2010/Jul W4
 (c) 2010 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2010/Jul 30
 (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2010/Jun 21
 (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Aug 02
 (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Aug 02
 (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Jun 10
 (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Aug 02
 (c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Jul 30
 (c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Jul 30
 (c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Jul W4
 (c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
 (c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	267030	((MOBILE OR PORTABLE OR WIRELESS OR CELLULAR) (2N) (TERMINAL? ? OR APPARATUS?? OR DEVICE? ? OR TELEPHONE? ? OR PHONE? ?) OR CELLPHONE? ? OR MOBILEPHONE? ? OR BLACK()BERRY OR BLACKBERRY)) (5N) (CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? OR BUYER? ? - OR PURCHASER? ? OR SHOPPER? ? OR PAYOR? ?)
S2	473	(STORE OR STORES OR SHOP? ? OR MERCHANT? ? OR VENDOR? ? OR SELLER? ? OR RETAILER? ? OR DEALER? ? OR PAYEE? ?) (5N) ((COMMUNICAT? OR TELEPHON? OR POINT(2W) (SALE OR SERVICE) OR POS) (2N) - (DEVICE? ? OR TERMINAL? ? OR APPARATUS?))
S3	2906	(IDENTIFY? OR IDENTIFIER? ? OR IDENTIFICATION OR ID OR IDS OR NAME? ? OR NAMING OR DESIGNAT? OR DESCRIPTOR? ? OR DESCRIB?) (12N) (AUTHENTICAT? OR AUTHORI? OR APPROV? OR VERIF? OR CERTIF?)
S4	22444	(TRANSFER? OR PAY OR PAYMENT? ? OR PAYING OR PAID OR TRANSACT? OR EXCHANG? OR SEND??? OR SENT OR TRANSMIT?) (12N) (MONETARY OR CASH OR CURRENCY OR MONEY OR MONIES OR FUND? ? OR VALUE)
S5	14	S1 AND S2 AND S3 AND S4
S6	7	S5 NOT PY>2000
S7	5	RD (unique items)

7/3,K/1 (Item 1 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)
 (c) 2010 Gale/Cengage. All rts. reserv.

02305775 Supplier Number: 25884835 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 The Coming Revolution in Merchant Loyalty
 (Article looks at how Internet-linked payment terminal service will change the relationship between credit card issuers and merchants; numerous examples are provided)
 Credit Card Management, v 13, n 8, p 60
 November 2000
 DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 3126

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

If a merchant can easily shift a point-of-sale terminal and acquiring software from one service provider to another, little prevents that merchant from severing an acquiring relationship in order...

...develop an electronic marketplace for businesses, and a deal with Mill

Valley, Calif.-based HR.com to provide solutions for merchants' human-resources problems via POS terminals. EPicNetz also is looking into launching a Web-based reservation service for restaurants and a data-mining application whereby merchants...

...money. However, he says that the new applications VeriFone is developing could enhance ISOs' bottom lines because, if merchants see value in the services, they will likely pay a premium for them. "When you look at these Internet-connected services that we're advocating here, they are actually...

...would not normally get," he says.

Because of that additional revenue, Taylor predicts, merchants will let their ISOs keep more money than they get for simple payment operations. "The result of that is that the percentage of revenue that people are prepared to share is a lot...

...its Web-based terminal applications. He also says the company maintains an ISO advisory council which has provided feedback to VeriFone's suggestions for new applications.

Although Taylor would not name the ISOs with which VeriFone consults, he cites Louisville, Ky.-based National Processing Inc. and Vital Processing Services of Tempe, Ariz. as two merchant processors...

...more value than enabling purchases of office supplies and package tracking through the POS device.

ECRs

Savant notes that electronic cash registers (ECRs), which combine the payment function with a PC-based platform and can offer Web access, now sell for between \$900 and \$1,500 and...

...rather than a separate terminal. James Poulson, the firm's vice president of software and a former Hypercom executive, claims merchants are abandoning POS terminals in favor of one multi-function appliance. "Clearly the move for many years has been to integrate all this stuff...

...months will give the acquiring industry its first chance to gauge market demand for the new services.

Inevitable Change

If consumers' embrace of cellular phones and personal digital assistants as Web-access vehicles is any indication, merchants may find some applications which they prefer to...

7/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2010 Gale/Cengage. All rts. reserv.

01826652 Supplier Number: 24603239 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Ringing Mobile Phone Success - The use of Subscriber Identification
Module cards to support GSM cellular phones already is one of the smart
card industry's strongest markets. But with chip cards being positioned
to support a wide range of phone applications, the smart card is helping
to transform the handset into a wireless computer and access device.
(The number of GSM subscribers worldwide is expected to increase from close
to 140 mil currently to 250 mil by the year 2000; GSM phones account for
45% of the global wireless market)
Card Technology, p N/A
April 01, 1999
DOCUMENT TYPE: Journal; Cover Story ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3071

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...and Europolitan (Sweden) have developed the Mobilsmart mobile banking
service. Mobilesmart, which uses a GSM chip card, enables users to
transfer funds between accounts using their mobile phone. The
service will be launched this summer.

TEXT:

...Hewlett-Packard Co. "It will create even more of an explosion in the GSM
world."

Though better know as a point-of-sale terminal
vendor, VeriFone, is positioning for strong revenues in GSM by
developing software to support an array of new GSM applications. "This...

...US\$82) of cash electronically onto a "Barclaycard," issued by Barclays
Bank. Users must enter a personal identification number and funds are
sent through Britain's Cellnet GSM network. Card value then can
be used at more than 1,400 merchant locations in Leeds.

Later this year, a Visa Cash program...

...development manager for northern Europe. "People don't want to stand in
a line or in the rain to get money."

Exchanging Value

GSM phones also are being positioned by Mondex as a vehicle for transferring value from one Mondex cardholder to another. By inserting a Mondex chip card, a caller can have value lifted off his...

...communications device mirrors the development of the SIM card. The card was created as a secure place for storing user-identification information related to phone subscriptions, including authentication keys and authentication algorithms. Over time, card use was expanded to store other phone-related information, such as speed-dial numbers. But now...

...service using the GSM chip card. With Mobilsmart, expected to be launched by summer, Postgirot customers will be able to transfer funds between accounts using the phone's keypad, and also review account balances and receive and pay bills through the mobile...

...with the applications uploaded over the air to each specific handset. The smart card also makes it easier to distribute mobile phones to consumers, Talbot says. Subscribers, for instance, can pick up the phones at a central location, with applications later sent over the...

...A digital technology created as a pan-European standard for mobile communications which is supported by a chip-based Subscriber Identification Module (SIM) card. Networks require user authentication through the mobile handsets. Source: Motorola, industry sources.

7/3,K/3 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2010 Gale/Cengage. All rts. reserv.

00715497 Supplier Number: 25885311 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Coming Revolution in Merchant Loyalty
(The acquiring industry is hoping that new services from Internet-linked payment terminals will work to increase profits and bolster merchant loyalty)
Article Author(s): Fargo, Jason
Credit Card Management, v 13, n 8, p 60
November 2000
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3129

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

If a merchant can easily shift a point-of-sale terminal and acquiring software from one service provider to another, little prevents that merchant from severing an acquiring relationship in order...

...develop an electronic marketplace for businesses, and a deal with Mill Valley, Calif.-based HR.com to provide solutions for merchants' human-resources problems via POS terminals. EPicNetz also is looking into launching a Web-based reservation service for restaurants and a data-mining application whereby merchants...

...money. However, he says that the new applications VeriFone is developing could enhance ISOs' bottom lines because, if merchants see value in the services, they will likely pay a premium for them. "When you look at these Internet-connected services that we're advocating here, they are actually...

...would not normally get," he says.

Because of that additional revenue, Taylor predicts, merchants will let their ISOs keep more money than they get for simple payment operations. "The result of that is that the percentage of revenue that people are prepared to share is a lot...

...its Web-based terminal applications. He also says the company maintains an ISO advisory council which has provided feedback to VeriFone's suggestions for new applications.

Although Taylor would not name the ISOs with which VeriFone consults, he cites Louisville, Ky.-based National Processing Inc. and Vital Processing Services of Tempe, Ariz. as two merchant processors...

...more value than enabling purchases of office supplies and package tracking through the POS device.

ECRs

Savant notes that electronic cash registers (ECRs), which combine the payment function with a PC-based platform and can offer Web access, now sell for between \$900 and \$1,500 and...

...rather than a separate terminal. James Poulson, the firm's vice president of software and a former Hypercom executive, claims merchants are abandoning POS terminals in favor of one multi-function appliance. "Clearly the move for many years has been to integrate all this stuff...

...months will give the acquiring industry its first chance to gauge market demand for the new services.
Inevitable Change

If **consumers'** embrace of **cellular phones** and personal digital assistants as Web-access vehicles is any indication, merchants may find some applications which they prefer to...

7/3,K/4 (Item 2 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2010 Gale/Cengage. All rts. reserv.

00610634 Supplier Number: 24599951 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A Ringing Mobile Phone Success
(While it is too early to state for certain which global market will first be dominated by chip cards, one of the top contenders is mobile phones)
Article Author(s): Mitchell, Richard
Card Technology, p 54-58,60+
April 1999
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3633

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...handsets, which could turn GSM phones into a mobile ATM. Mondex intends to use GSM phones as a medium for **transferring value** from one Mondex cardholder to another.

TEXT:

...Hewlett-Packard Co. "It will create even more of an explosion in the GSM world."

Though better known as a **point-of-sale terminal vendor**, VeriFone, is positioning for strong revenues in GSM by developing software to support an array of new GSM applications. "This...

...US\$82) of cash electronically onto a "Barclaycard," issued by Barclays Bank. Users must enter a personal identification number and **funds** are **sent** through Britain's Cellnet GSM network. Card **value** then can be used at more than 1,400 merchant locations in Leeds.

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...service using the GSM chip card. With Mobilsmart, expected to be launched by summer, Postgirot customers will be able to transfer funds between accounts using the phone's keypad, and also review account balances and receive and pay bills through the mobile...

...with the applications uploaded over the air to each specific handset. The smart card also makes it easier to distribute mobile phones to consumers, Talbot says. Subscribers, for instance, can pick up the phones at a central location, with applications later sent over the...

...A digital technology created as a pan-European standard/or mobile communications which is supported by a chip-based Subscriber Identification Module (SIM) card. Networks require user authentication through the mobile handsets.
Source: Motorola, industry sources.

A Down Side To The Cellular Surge

Though the spread of GSM...

...the product is cutting into another smart card sector: pay telephones.

In North America, where only a fraction of the pay telephones accept chip-based stored-value cards, but some major telecommunications companies are working to expand the smart card phone base, the spread of GSM phones...

...While he stresses that the program still is a significant revenue generator, Cheriton says the potential of smart cards at pay phones should not be overestimated. "Cash still is a big player at pay phones," he says. "I'm not sure people outside of the industry are so

offended by loose change as people...

7/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

08145108 Supplier Number: 67712352 (USE FORMAT 7 FOR FULLTEXT)
The Coming Revolution in Merchant Loyalty.(Brief Article)(Statistical Data
Included)
Fargo, Jason
Credit Card Management, v13, n8, p60
Nov, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article; Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 3944

... after the same customers with largely similar product and service offerings, the emphasis has inevitably shifted toward price.

If a merchant can easily shift a point-of-sale terminal and acquiring software from one service provider to another, little prevents that merchant from severing an acquiring relationship in order...develop an electronic marketplace for businesses, and a deal with Mill Valley, Calif.-based HR.com to provide solutions for merchants' human-resources problems via POS terminals. EPicNetz also is looking into launching a Web-based reservation service for restaurants and a data-mining application whereby merchants...
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Inevitable Change

If consumers' embrace of cellular phones and personal digital assistants as Web-access vehicles is any indication, merchants may find some applications which they prefer to...

PRODUCT NAMES: *6020150 (Consumer Bank Credit Card Svcs); 6141000
(Nonbank Credit Card Firms); 5200110 (Retail Stores); 4811520
(Online Services); 3573283 (Point-of-Sale Terminals
); 8300000 (Social Services & Nonprofit Institutns); 7372418
(Industry-Specific Software); 5812000 (Eating Places)

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.